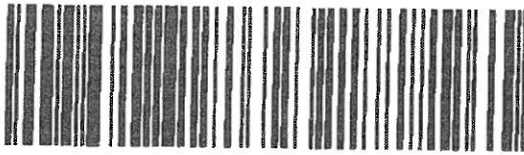


Shapiro & Schwartz  
13105 NW Fwy #1200  
Houston, TX 77040

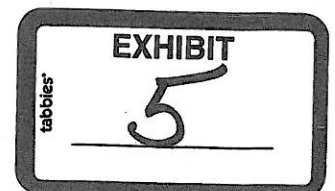
USPS CERTIFIED MAIL



9214 8901 3868 6100 1008 14

15-021177

<sup>236</sup> John A. Noorlag  
9422 Castlegap Drive  
Spring, TX 77379



15-021177



13105 NORTHWEST FREEWAY • SUITE 1200 • HOUSTON, TX 77040  
TEL 713-462-2565 • FAX 847-879-4823

March 14, 2016

John A. Noorlag  
9422 Castlegap Drive  
Spring, TX 77379

Tracking No. 9214 8901 3868 6100 1008 14

RE: Mortgage Servicer: HSBC Mortgage Services, Inc.  
Mortgagee: Beneficial Financial I Inc., successor by merger to Beneficial Texas Inc.  
Note/Deed of Trust Dated: December 9, 2005  
Property Address: 9422 Castlegap Drive, Spring, TX 77379  
Loan No. XXXXXX1666  
GF# 15-021177

#### NOTICE OF ACCELERATION AND POSTING

This law firm has been retained by HSBC MORTGAGE SERVICES, INC., the Mortgage Servicer for BENEFICIAL FINANCIAL I INC., SUCCESSOR BY MERGER TO BENEFICIAL TEXAS INC., to initiate legal proceedings to foreclose property for default in payment of the Note.

BENEFICIAL FINANCIAL I INC., SUCCESSOR BY MERGER TO BENEFICIAL TEXAS INC. is the Mortgagee of the Deed of Trust referenced above. The Mortgagee's address is 636 Grand Regency Blvd, Brandon, Florida 33510. The Mortgagee has authorized HSBC Mortgage Services, Inc. to act as its Mortgage Servicer by virtue of a servicing agreement. The servicing agreement and Section 51.0025 of the Texas Property Code authorizes the Mortgage Servicer to service the mortgage, collect the debt and administer any resulting foreclosure of the property secured by the above referenced loan.

Payment of past due monthly mortgage payments has not been received, although prior notice of default and intent to accelerate has been provided. Because of default in payment of the monthly mortgage payments due under the Note, the Mortgagee **HAS ELECTED TO ACCELERATE THE MATURITY OF THE DEBT** and declares all sums due under the Note immediately due and payable without further demand, and is proceeding to foreclose and sell the property under the terms of the Deed of Trust at public auction.

A *Notice of Trustee's Sale* is enclosed with this *Notice of Acceleration and Posting* providing the necessary notice of the scheduled **Tuesday, April 5, 2016** foreclosure sale of the property as required by the Deed of Trust and the laws of the State of Texas.

If it is your intention to avoid the foreclosure sale of this property, all sums due must be paid prior to the date of sale indicated on the attached *Notice of Trustee's Sale*.

You have the right to reinstate after acceleration as provided in the Deed of Trust and you have the right to bring a court action to assert the non-existence of a default under the Note or any other defenses to the acceleration of the Note and foreclosure sale of the property.

**Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active military service to the sender of this notice immediately.**

**THIS FIRM IS A DEBT COLLECTOR. THIS LETTER IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. WE ARE NOT ATTEMPTING TO COLLECT A DEBT FROM ANYONE WHO IS NOT A DEBTOR OF THE AFOREMENTIONED DEBT. IF YOU ARE UNDER THE PROTECTION OF THE U.S. BANKRUPTCY CODE, OR HAVE DISCHARGED THE DEBT UNDER THE BANKRUPTCY LAWS OF THE UNITED STATES, THIS IS NOT A DEMAND FOR PAYMENT. THIS LETTER IS PROVIDED FOR INFORMATION PURPOSES ONLY.**

If you have any questions or desire reinstatement figures, you may call the office at (713)462-2565 between the hours of 8:00 o'clock a.m. and 5:00 o'clock p.m.

Very Truly Yours,

SHAPIRO SCHWARTZ, LLP  
Foreclosure Department

HSBC MORTGAGE SERVICES, INC. HSF  
NOORLAG, JOHN A. AND BERNADETTE C.  
Conventional-

CC:



HSBC MORTGAGE SERVICES, INC. (HSF)  
NOORLAG, JOHN A. AND BERNADETTE C.  
9422 CASTLEGAP DRIVE, SPRING, TX 77379

CONVENTIONAL  
Our File Number: 15-021177

**NOTICE OF TRUSTEE'S SALE**

WHEREAS, on December 9, 2005, JOHN A. NOORLAG AND BERNADETTE C. NOORLAG, as Grantor(s), executed a Deed of Trust conveying to RICHARD RINK, as Trustee, the Real Estate hereinafter described, to BENEFICIAL TEXAS, INC. in payment of a debt therein described. The Deed of Trust was filed in the real property records of HARRIS COUNTY, TX and is recorded under Clerk's File/Instrument Number Y966660, to which reference is herein made for all purposes.

WHEREAS, default has occurred in the payment of said indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness;

WHEREAS, the undersigned has been appointed Substitute Trustee in the place of said original Trustee, upon contingency and in the manner authorized by said Deed of Trust; and

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on TUESDAY, April 5, 2016 between ten o'clock AM and four o'clock PM and beginning not earlier than 11:00 A.M. or not later than three hours thereafter, I will sell said Real Estate at the County Courthouse in HARRIS COUNTY, TX to the highest bidder for cash. The sale will be conducted in the area of the Courthouse designated by the Commissioners Court, of said county, pursuant to Section §51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this Notice of Trustee's Sale was posted.

Said Real Estate is described as follows: In the County of Harris, State of Texas:

LOT FIFTY-ONE (51), IN BLOCK THREE (3), OF GLEANNLOCK FARMS, SECTION TWENTY-THREE (23), A SUBDIVISION IN HARRIS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED UNDER FILM CODE NO. 518046 OF THE MAP RECORDS OF HARRIS COUNTY, TEXAS.

Property Address: 9422 CASTLEGAP DRIVE  
SPRING, TX 77379  
Mortgage Servicer: HSBC MORTGAGE SERVICES, INC.  
Noteholder: BENEFICIAL FINANCIAL I INC., SUCCESSOR BY MERGER TO BENEFICIAL TEXAS  
INC.  
636 GRAND REGENCY BLVD  
BRANDON, FLORIDA 33510

The Mortgage Servicer is authorized to represent the Noteholder by virtue of a servicing agreement with the Noteholder. Pursuant to the Servicing Agreement and Texas Property Code §51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan.

WITNESS MY HAND this day March 14, 2016.

/s/ BRIAN MIDDLETON

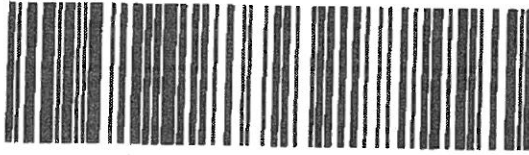
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BRIAN MIDDLETON OR JEFF LEVA OR LILLIAN  
POELKER OR SANDY DASIGENIS OR DEBORAH  
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c/o Shapiro Schwartz, LLP  
13105 Northwest Freeway, Suite 1200  
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Shapiro & Schwartz  
13105 NW Fwy #1200  
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USPS CERTIFIED MAIL



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<sup>237</sup> Bernadette C. Noorlag  
9422 Castlegap Drive  
Spring, TX 77379



15-021177



13105 NORTHWEST FREEWAY • SUITE 1200 • HOUSTON, TX 77040  
TEL 713-462-2565 • FAX 847-879-4823

March 14, 2016

Bernadette C. Noorlag  
9422 Castlegap Drive  
Spring, TX 77379

Tracking No. 9214 8901 3868 6100 1008 21

RE: Mortgage Servicer: HSBC Mortgage Services, Inc.  
Mortgagee: Beneficial Financial I Inc., successor by merger to Beneficial Texas Inc.  
Note/Deed of Trust Dated: December 9, 2005  
Property Address: 9422 Castlegap Drive, Spring, TX 77379  
Loan No. XXXXXX1666  
GF# 15-021177

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This law firm has been retained by HSBC MORTGAGE SERVICES, INC., the Mortgage Servicer for BENEFICIAL FINANCIAL I INC., SUCCESSOR BY MERGER TO BENEFICIAL TEXAS INC., to initiate legal proceedings to foreclose property for default in payment of the Note.

BENEFICIAL FINANCIAL I INC., SUCCESSOR BY MERGER TO BENEFICIAL TEXAS INC. is the Mortgagee of the Deed of Trust referenced above. The Mortgagee's address is 636 Grand Regency Blvd, Brandon, Florida 33510. The Mortgagee has authorized HSBC Mortgage Services, Inc. to act as its Mortgage Servicer by virtue of a servicing agreement. The servicing agreement and Section 51.0025 of the Texas Property Code authorizes the Mortgage Servicer to service the mortgage, collect the debt and administer any resulting foreclosure of the property secured by the above referenced loan.

Payment of past due monthly mortgage payments has not been received, although prior notice of default and intent to accelerate has been provided. Because of default in payment of the monthly mortgage payments due under the Note, the Mortgagee **HAS ELECTED TO ACCELERATE THE MATURITY OF THE DEBT** and declares all sums due under the Note immediately due and payable without further demand, and is proceeding to foreclose and sell the property under the terms of the Deed of Trust at public auction.

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If it is your intention to avoid the foreclosure sale of this property, all sums due must be paid prior to the date of sale indicated on the attached *Notice of Trustee's Sale*.

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Very Truly Yours,

SHAPIRO SCHWARTZ, LLP  
Foreclosure Department

HSBC MORTGAGE SERVICES, INC. HSF  
NOORLAG, JOHN A. AND BERNADETTE C.  
Conventional-

CC:



HSBC MORTGAGE SERVICES, INC. (HSF)  
NOORLAG, JOHN A. AND BERNADETTE C.  
9422 CASTLEGAP DRIVE, SPRING, TX 77379

CONVENTIONAL  
Our File Number: 15-021177

**NOTICE OF TRUSTEE'S SALE**

WHEREAS, on December 9, 2005, JOHN A. NOORLAG AND BERNADETTE C. NOORLAG, as Grantor(s), executed a Deed of Trust conveying to RICHARD RINK, as Trustee, the Real Estate hereinafter described, to BENEFICIAL TEXAS, INC. in payment of a debt therein described. The Deed of Trust was filed in the real property records of HARRIS COUNTY, TX and is recorded under Clerk's File/Instrument Number Y966660, to which reference is herein made for all purposes.

WHEREAS, default has occurred in the payment of said indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness;

WHEREAS, the undersigned has been appointed Substitute Trustee in the place of said original Trustee, upon contingency and in the manner authorized by said Deed of Trust; and

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on TUESDAY, April 5, 2016 between ten o'clock AM and four o'clock PM and beginning not earlier than 11:00 A.M. or not later than three hours thereafter, I will sell said Real Estate at the County Courthouse in HARRIS COUNTY, TX to the highest bidder for cash. The sale will be conducted in the area of the Courthouse designated by the Commissioners Court, of said county, pursuant to Section §51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this Notice of Trustee's Sale was posted.

Said Real Estate is described as follows: In the County of Harris, State of Texas:

LOT FIFTY-ONE (51), IN BLOCK THREE (3), OF GLEANNLOCK FARMS, SECTION TWENTY-THREE (23), A SUBDIVISION IN HARRIS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED UNDER FILM CODE NO. 518046 OF THE MAP RECORDS OF HARRIS COUNTY, TEXAS.

Property Address: 9422 CASTLEGAP DRIVE  
SPRING, TX 77379  
Mortgage Servicer: HSBC MORTGAGE SERVICES, INC.  
Noteholder: BENEFICIAL FINANCIAL I INC., SUCCESSOR BY MERGER TO BENEFICIAL TEXAS  
INC.  
636 GRAND REGENCY BLVD  
BRANDON, FLORIDA 33510

The Mortgage Servicer is authorized to represent the Noteholder by virtue of a servicing agreement with the Noteholder. Pursuant to the Servicing Agreement and Texas Property Code §51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan.

WITNESS MY HAND this day March 14, 2016.

/s/ BRIAN MIDDLETON

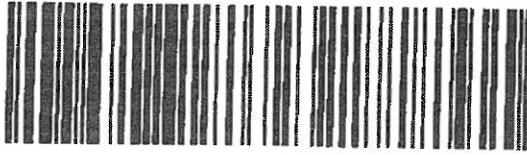
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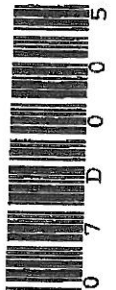
USPS CERTIFIED MAIL



9214 8901 3868 6100 1008 38

15-021177

<sup>238</sup> John A. Noorlag  
Attention: The Lane Law Firm  
6200 Savoy, Suite 1150  
Houston, TX 77036



15-021177



13105 NORTHWEST FREEWAY • SUITE 1200 • HOUSTON, TX 77040  
TEL 713-462-2565 • FAX 847-879-4823

March 14, 2016

John A. Noorlag  
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6200 Savoy, Suite 1150  
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Tracking No. 9214 8901 3868 6100 1008 38

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Mortgagee: Beneficial Financial I Inc., successor by merger to Beneficial Texas Inc.  
Note/Deed of Trust Dated: December 9, 2005  
Property Address: 9422 Castlegap Drive, Spring, TX 77379  
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HSBC MORTGAGE SERVICES, INC. HSF  
NOORLAG, JOHN A. AND BERNADETTE C.  
Conventional-

CC:

HSBC MORTGAGE SERVICES, INC. (HSF)  
NOORLAG, JOHN A. AND BERNADETTE C.  
9422 CASTLEGAP DRIVE, SPRING, TX 77379

CONVENTIONAL  
Our File Number: 15-021177

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WHEREAS, on December 9, 2005, JOHN A. NOORLAG AND BERNADETTE C. NOORLAG, as Grantor(s), executed a Deed of Trust conveying to RICHARD RINK, as Trustee, the Real Estate hereinafter described, to BENEFICIAL TEXAS, INC. in payment of a debt therein described. The Deed of Trust was filed in the real property records of HARRIS COUNTY, TX and is recorded under Clerk's File/Instrument Number Y966660, to which reference is herein made for all purposes.

WHEREAS, default has occurred in the payment of said indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness;

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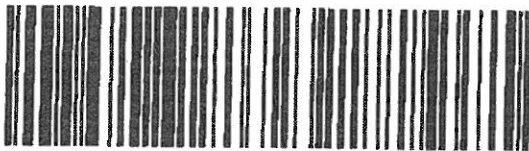
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13105 NW Fwy #1200  
Houston, TX 77040

USPS CERTIFIED MAIL



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<sup>230</sup> Bernadette C. Noorlag  
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6200 Savoy, Suite 1150  
Houston, TX 77036





15-021177



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You have the right to reinstate after acceleration as provided in the Deed of Trust and you have the right to bring a court action to assert the non-existence of a default under the Note or any other defenses to the acceleration of the Note and foreclosure sale of the property.

**Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active military service to the sender of this notice immediately.**

**THIS FIRM IS A DEBT COLLECTOR. THIS LETTER IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. WE ARE NOT ATTEMPTING TO COLLECT A DEBT FROM ANYONE WHO IS NOT A DEBTOR OF THE AFOREMENTIONED DEBT. IF YOU ARE UNDER THE PROTECTION OF THE U.S. BANKRUPTCY CODE, OR HAVE DISCHARGED THE DEBT UNDER THE BANKRUPTCY LAWS OF THE UNITED STATES, THIS IS NOT A DEMAND FOR PAYMENT. THIS LETTER IS PROVIDED FOR INFORMATION PURPOSES ONLY.**

If you have any questions or desire reinstatement figures, you may call the office at (713)462-2565 between the hours of 8:00 o'clock a.m. and 5:00 o'clock p.m.

Very Truly Yours,

SHAPIRO SCHWARTZ, LLP  
Foreclosure Department

HSBC MORTGAGE SERVICES, INC. HSF  
NOORLAG, JOHN A. AND BERNADETTE C.  
Conventional-

CC:



HSBC MORTGAGE SERVICES, INC. (HSF)  
NOORLAG, JOHN A. AND BERNADETTE C.  
9422 CASTLEGAP DRIVE, SPRING, TX 77379

CONVENTIONAL  
Our File Number: 15-021177

**NOTICE OF TRUSTEE'S SALE**

WHEREAS, on December 9, 2005, JOHN A. NOORLAG AND BERNADETTE C. NOORLAG, as Grantor(s), executed a Deed of Trust conveying to RICHARD RINK, as Trustee, the Real Estate hereinafter described, to BENEFICIAL TEXAS, INC. in payment of a debt therein described. The Deed of Trust was filed in the real property records of HARRIS COUNTY, TX and is recorded under Clerk's File/Instrument Number Y966660, to which reference is herein made for all purposes.

WHEREAS, default has occurred in the payment of said indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness;

WHEREAS, the undersigned has been appointed Substitute Trustee in the place of said original Trustee, upon contingency and in the manner authorized by said Deed of Trust; and

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on TUESDAY, April 5, 2016 between ten o'clock AM and four o'clock PM and beginning not earlier than 11:00 A.M. or not later than three hours thereafter, I will sell said Real Estate at the County Courthouse in HARRIS COUNTY, TX to the highest bidder for cash. The sale will be conducted in the area of the Courthouse designated by the Commissioners Court, of said county, pursuant to Section §51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this Notice of Trustee's Sale was posted.

Said Real Estate is described as follows: In the County of Harris, State of Texas:

LOT FIFTY-ONE (51), IN BLOCK THREE (3), OF GLEANNLOCK FARMS, SECTION TWENTY-THREE (23), A SUBDIVISION IN HARRIS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED UNDER FILM CODE NO. 518046 OF THE MAP RECORDS OF HARRIS COUNTY, TEXAS.

Property Address: 9422 CASTLEGAP DRIVE  
SPRING, TX 77379  
Mortgage Servicer: HSBC MORTGAGE SERVICES, INC.  
Noteholder: BENEFICIAL FINANCIAL I INC., SUCCESSOR BY MERGER TO BENEFICIAL TEXAS  
INC.  
636 GRAND REGENCY BLVD  
BRANDON, FLORIDA 33510

The Mortgage Servicer is authorized to represent the Noteholder by virtue of a servicing agreement with the Noteholder. Pursuant to the Servicing Agreement and Texas Property Code §51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan.

WITNESS MY HAND this day March 14, 2016.

/s/ BRIAN MIDDLETON

SUBSTITUTE TRUSTEE

BRIAN MIDDLETON OR JEFF LEVA OR LILLIAN  
POELKER OR SANDY DASIGENIS OR DEBORAH  
JURASEK OR AMY JURASEK OR TYLER MARTIN  
OR ANNA SEWART OR DAVID BARRY OR BYRON  
SEWART OR KEITH WOLFSHOHL OR HELEN  
HENDERSON OR PATRICIA POSTON OR AMAR  
SOOD OR CARL MEYERS OR LEB KEMP OR MARK  
BULEZIUK OR KENNY SHIREY OR JOHN SISK OR  
BRETT BAUGH OR CLAY GOLDEN OR TROY  
ROBINETT OR STEPHEN MAYERS OR ROBERT  
AGUILAR OR WAYNE WHEAT OR RICK KIGAR OR  
WES WHEAT OR BRADLEY ROSS OR DOUG  
WOODARD OR FREDERICK BRITTON NATHAN  
SANCHEZ OR REX KESLER OR THOMAS REDER OR  
MEGAN RANDLE-BENDER  
c/o Shapiro Schwartz, LLP  
13105 Northwest Freeway, Suite 1200  
Houston, TX 77040  
(713)462-2565

Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active military service to the sender of this notice immediately.